

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

RAYMOND ROSS

Appellant

v.

**AMERICHoice FEDERAL CREDIT
UNION, et al.**

Appellees

**CIVIL ACTION
NO. 15-00197**

**BANKRUPTCY
NO. 14-16866**

ORDER

AND NOW, this 7th day of May, 2015, upon consideration of Appellant's Opening Brief (Doc. No. 4), Appellee's Brief (Doc. No. 6), and Appellant's Reply Brief (Doc. No. 8), it is

ORDERED that:

1. The Bankruptcy Court's December 17, 2014 Order (Bankr. No. 14-16866, Bankr. Doc. No. 53) is **AFFIRMED**;
2. The Clerk of Court shall mark this case **CLOSED**.

BY THE COURT:

/s/ Gerald J. Pappert
GERALD J. PAPPERT, J.